

Important Information for Illinois Customers Residing in Counties Declared Disaster Areas Following the Impact of Significant Storms.

The Governor of Illinois has issued a major disaster declaration for the Illinois counties impacted by recent severe storms. Accordingly, the Illinois Insurance Commissioner has asked insurers to exercise leniency in dealing with individuals for the following counties in Illinois:

Christian County

To help provide safeguards for consumers and to ensure that Illinois consumers affected by this disaster do not suffer unnecessary hardship, Minnesota Life, Securian Life, and Securian Casualty Company have taken the following actions:

- Moratorium on cancellations and nonrenewals. Insurers shall withdraw any cancellation or nonrenewal notice issued on or after November 23, 2018 issued to an affected policyholder.
- Insurers shall not issue any new cancellation or nonrenewal notice to affected policyholders until January 23, 2019.
- Grant a 60 day extension to affected policyholders of any and all policy provisions or other requirements that impose a time limit for an insured or claimant to perform an act, including the submission of a claim or proof of loss, reporting of information, submission of bills, or payment of funds. The extension shall be 60 days from the last date allowed or required under the terms of the contract.
- Insurers are asked to consider exceptions to other policy or contract requirements, or rating or underwriting rules not otherwise listed, when such requirements are not met as a result of this disaster.
- Legally allowed cancellations or non-renewals for reasons other than the non-payment of premium, shall still abide by all statutory notice requirements. Companies are asked to take into consideration that the persons affected by the storms may be unable to receive a notice of cancellation or non-renewal due to evacuation or delayed postal and electronic delivery service in those areas.

Please note that nothing shall exempt or excuse an insured from his or her obligation to pay the premiums otherwise due for actual insurance coverage provided. Additionally, the provisions of Bulletin 2018-12 shall not prevent insurers doing business in Illinois or regulated by the commissioner from cancelling or terminating an insured based solely on fraud or material misrepresentation on the part of the insured as authorized by law or in the policy or certificate of insurance. The provisions of the directive shall be effective immediately, and continue until **January 23, 2019**, unless extended or terminated by the Insurance Commissioner.

Insurers are directed to post on their website all actions taken to implement the requirements of this bulletin. Further, Insurers shall advise Illinois consumers of the availability of the Department for filing a complaint regarding any disaster-related dispute or issue. Consumers shall be advised they may call

the Department's toll-free complaint hotline at 1-866-445-5364, or file a complaint online at <https://mc.insurance.illinois.gov/messagecenter.nsf>

Insurers are directed to comply no later than December 19, 2018.

Please take appropriate action to share this information with associates that may provide service to affected customers.